

Information to identify the case:

| | | | |
|---------------------------------|----------------------------------|---------------------------------|-------------|
| Debtor 1: | Tracy L Williams | Social Security number or ITIN: | xxx-xx-9745 |
| | First Name Middle Name Last Name | EIN: | -- -- |
| Debtor 2: | | Social Security number or ITIN: | ---- |
| (Spouse, if filing) | First Name Middle Name Last Name | EIN: | -- -- |
| United States Bankruptcy Court: | District of New Jersey | Date case filed in chapter: | 13 1/16/19 |
| Case number: | 19-10946-JNP | Date case converted to chapter: | 7 10/1/19 |

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

| | About Debtor 1: | About Debtor 2: |
|---|---|------------------------------|
| 1. Debtor's full name | Tracy L Williams | |
| 2. All other names used in the last 8 years | aka Tracy Williams | |
| 3. Address | 13 Jerrys Court Sicklerville, NJ 08081 | |
| 4. Debtor's attorney Name and address | Thomas G. Egner McDowell Law, PC 46 West Main Street Maple Shade, NJ 08052 | Contact phone 856-482-5544 |
| 5. Bankruptcy trustee Name and address | Joseph Marchand 117-119 West Broad St. PO Box 298 Bridgeton, NJ 08302 | Contact phone (856) 451-7600 |

For more information, see page 2 >

Debtor **Tracy L Williams**

Case number **19-10946-JNP**

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|--|--|--|
| 6. Bankruptcy clerk's office | 401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov . | Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 10/2/19 |
| <hr/> | | |
| 7. Meeting of creditors | November 25, 2019 at 10:30 AM | Location: |
| Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so. | The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. | Mitchell H. Cohen U.S. Courthouse, 400 Cooper Street, Room 2200, Camden, NJ 08101 |
| All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed. | | |
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| 8. Presumption of abuse | The presumption of abuse does not arise. | |
| If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances. | | |
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| 9. Deadlines | File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: | Filing deadline: 1/24/20 |
| The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines. | You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS. | |
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| | Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. | Filing deadline: 30 days after the conclusion of the meeting of creditors |
| <hr/> | | |
| 10. Proof of claim | No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline. | |
| Please do not file a proof of claim unless you receive a notice to do so. | | |
| <hr/> | | |
| 11. Creditors with a foreign address | If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. | |
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Certificate of Notice Page 3 of 5

12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 District of New Jersey

In re:
 Tracy L Williams
 Debtor

Case No. 19-10946-JNP
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 309A

Page 1 of 2
 Total Noticed: 57

Date Rcvd: Oct 02, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2019.

db +Tracy L Williams, 13 Jerrys Court, Sicklerville, NJ 08081-1524
 517971161 +APEX Asset Management LLC, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
 518036125 ++ASCENDIUM EDUCATION SOLUTIONS INC, 2501 INTERNATIONAL LANE, MADISON WI 53704-3180
 (address filed with court: Ascendium Education Solutions, Inc., Po Box 8961, Madison, WI 53708-8961)
 517971163 +Bank of New York Mellon, as Trustee for CWABS, Inc, 101 Barclay Street, 4W, New York, NY 10286-0001
 517971164 Bayada Home Health Care, PO Box 536446, Pittsburgh, PA 15253-5906
 518103483 +CAMDEN COUNTY MUA, 1645 Ferry Ave, Camden NJ 08104-1311
 517971168 +Commonwealth Financial Systems, Attn: Bankruptcy, 245 Main Street, Dickson City, PA 18519-1641
 517971169 +Compleat Collection Service, 1007 N Federla Hwy # 280, Fort Lauderdale, FL 33304-1422
 517971172 +EOS CCA, P.O. Box 981002, Boston, MA 02298-1002
 517971171 Emergency Phy Assoc of S.JerseyPC, P.O. Box 635999, Cincinnati, OH 45274-0021
 518064509 Emergency Physician Associate of South Jersey, PC, PO Box 1123, Minneapolis MN 55440-1123
 517971173 +Equifax Information Services, PO Box 740241, Atlanta, GA 30374-0241
 517971174 +Experian, PO Box 4500, Allen, TX 75013-1311
 517971175 +Financial Recoveries, Attn: Bankruptcy, PO Box 1388, Mount Laurel, NJ 08054-7388
 517971176 +Gloucester Township, Tax Office, PO Box 8, Blackwood, NJ 08012-0008
 517971179 +Kennedy Health System, 500 Marlboro Ave, Cherry Hill, NJ 08002-2020
 517971180 Kennedy Medical Group Practice, P.C., PO Box 95000, CL#4570, Philadelphia, PA 19195-0001
 518036140 NAVIENT SOLUTIONS, LLC. ON BEHALF OF, Ascendium Education Solutions, Inc., Po Box 8961, Madison, WI 53708-8961
 517971184 +Pluese, Becker Saltzman, LLC, Attn: SHannon Burrini, Esq., 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
 517971185 +Presbyterian Hospital PP, PO Box 824314, Philadelphia, PA 19182-4314
 517971186 Radiology Associates of New Jersey, PC, 28075 Network Place, Chicago, IL 60673-1280
 517971188 +Regional Sewer Service, P.O. Box 1105, Bellmawr, NJ 08099-5105
 517971189 +Specialized Loan Servicing/SLS, Attn: Bankruptcy Dept, 8742 Lucent Blvd, Suite 300, Highlands Ranch, CO 80129-2386
 517971190 +State of New Jersey Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245
 517971191 +Stephn E. Shpeen DMD, LLC, 546 Lippincott Drive, Marlton, NJ 08053-4807
 518025101 +The Bank of New York Mellon FKA, Rebecca A. Solarz, Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
 518140578 +The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
 517971193 +TransUnion, PO Box 2000, Chester, PA 19016-2000
 517971194 +Trojan Professional Services, Attn: Bankruptcy, Po Box 1270, Los Alamitos, CA 90720-1270
 518151998 UNITED STATES DEPARTMENT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
 518000640 +US BK CUST FOR PC7 FIRSTTRUST, Linda S. Fossi, Esquire, GARY C. ZEITZ, L.L.C., 1101 Laurel Oak Road, Suite 170, Voorhees, New Jersey 08043-4381
 517971195 +US Department of Education/Great Lakes, Attn: Bankruptcy, Po Box 7860, Madison, WI 53707-7860
 518076806 +Virtua Health System WJ, Apex Asset Management, LLC, PO Box 5407, Lancaster, PA 17606-5407

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: tegner@mcdowelllegal.com Oct 02 2019 22:18:44 Thomas G. Egner, McDowell Law, PC, 46 West Main Street, Maple Shade, NJ 08052
 tr +EDI: QJDMARCHAND.COM Oct 03 2019 02:13:00 Joseph Marchand, 117-119 West Broad St., PO Box 298, Bridgeton, NJ 08302-0228
 smg E-mail/Text: usanj.njbankr@usdoj.gov Oct 02 2019 22:18:57 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Oct 02 2019 22:18:57 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 518036125 E-mail/Text: GUARBKe-courtdocs@ascendiumeducation.org Oct 02 2019 22:18:47 Ascendium Education Solutions, Inc., Po Box 8961, Madison, WI 53708-8961
 517971162 E-mail/Text: paymentprocessing@avanteusa.com Oct 02 2019 22:18:45 Avante, 3600 South Gessner Road, Ste 225, Houston, TX 77063
 517971165 +EDI: CAPITALONE.COM Oct 03 2019 02:13:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517971166 +EDI: CAPONEAUTO.COM Oct 03 2019 02:13:00 Capital One Auto Finance, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 517992123 +EDI: AISACG.COM Oct 03 2019 02:13:00 Capital One Auto Finance, a division of, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
 518045001 +EDI: AIS.COM Oct 03 2019 02:13:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
 517971167 +E-mail/Text: bankruptcy@philapark.org Oct 02 2019 22:19:04 City of Philadelphia, Parking Violations Branch, PO Box 41818, Philadelphia, PA 19101-1818
 517971170 +EDI: RCSFNBMARIN.COM Oct 03 2019 02:13:00 Credit One Bank, Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873

District/off: 0312-1

User: admin
Form ID: 309A

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Total Noticed: 57

Date Rcvd: Oct 02, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517971170 +E-mail/PDF: creditonebknotifications@resurgent.com Oct 02 2019 22:28:02 Credit One Bank,
Attn: Bankruptcy, Po Box 98873, Las Vegas, NV 89193-8873
517971177 +EDI: IIC9.COM Oct 03 2019 02:13:00 I C System Inc, Attn: Bankruptcy, P.O. Box 64378,
St. Paul, MN 55164-0378
517971178 +EDI: IRS.COM Oct 03 2019 02:13:00 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
518062764 EDI: RESURGENT.COM Oct 03 2019 02:13:00 LVNV Funding, LLC, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587
518062764 E-mail/PDF: resurgentbknotifications@resurgent.com Oct 02 2019 22:28:21 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
518036140 E-mail/Text: GUARBE-courtdocs@ascendiumeducation.org Oct 02 2019 22:18:47
NAVIENT SOLUTIONS, LLC. ON BEHALF OF, Ascendium Education Solutions, Inc., Po Box 8961,
Madison, WI 53708-8961
518038126 +E-mail/Text: ecfbankruptcy@progleasing.com Oct 02 2019 22:18:58 NPRT North East LLC,
Progressive Leasing, 256 West Data Drive, Draper, UT 84020-2315
518180029 +E-mail/Text: ecfbankruptcy@progleasing.com Oct 02 2019 22:18:58 NPRT North-East, LLC,
256 West Data Drive, Draper, UT 84020-2315
517971181 +E-mail/Text: Bankruptcy@nragroup.com Oct 02 2019 22:19:06 National Recovery Agency,
Attn: Bankruptcy, Po Box 67015, Harrisburg, PA 17106-7015
517971182 +EDI: NAVIENTFKASMSERV.COM Oct 03 2019 02:13:00 Navient, Attn: Bankruptcy, Po Box 9000,
Wiles-Barr, PA 18773-9000
517971183 E-mail/Text: info@phoenixfinancialsvcs.com Oct 02 2019 22:18:46 Phoenix Financial Services,
PO Box 361450, Indianapolis, IN 46236
517971187 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 02 2019 22:28:18 Regional Acceptance Co,
Attn: Bankruptcy, 1424 E Firetower Rd, Greenville, NC 27858-4105
518006523 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Oct 02 2019 22:28:18 Regional Acceptance Corporation,
PO Box 1847, Wilson, NC 27894-1847
517971192 EDI: TDBANKNORTH.COM Oct 03 2019 02:13:00 TD Bank, PO Box 219, Lewiston, ME 04243
517971196 +EDI: VERIZONCOMB.COM Oct 03 2019 02:13:00 Verizon, Verizon Wireless Bk Admin,
500 Technology Dr Ste 550, Weldon Springs, MO 63304-2225
518122286 +EDI: AIS.COM Oct 03 2019 02:13:00 Verizon, by American InfoSource as agent,
4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 28

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517999177 US Bk Cust for PC7 Firsttrust

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2019 at the address(es) listed below:
NONE.

TOTAL: 0